Î					
1	BRIAN A. PAINO (AZ BN 027091)				
2	KYLE J. SHELTON (AZ BN 027379) PITE DUNCAN LLP				
3	4375 Jutland Drive, Suite 200 P.O. Box 17933				
4	San Diego, CA 92177-0933 Telephone: (858) 750-7600 Facsimile: (619) 590-1385 kshelton@piteduncan.com				
5					
6	Attorneys for DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2004QA6				
7	RALI 2004QA0				
8					
9	UNITED STATES BANKRUPTCY COURT				
10	DISTRICT OF ARIZONA - PHOENIX DIVISION				
11	In re	Case No. 2:10-BK-00008-RTB			
12	JAMES PAUL JASPER AND MARY EDITH JASPER,	Chapter 13			
13	JASI EK,				
14		NOTICE OF MONTHLY MORTGAGE PAYMENT CHANGE			
15	Debtor(s).				
16	Decitor(s).				
17		J			
18	Notice is hereby given that the Debtor's Monthly	Post-Petition payment to Deutsche Rank Trust			
19	Notice is hereby given that the Debtor's Monthly Post-Petition payment to Deutsche Bank Trust				
20	Company Americas as Trustee for RALI 2004QA6 will change, as set forth more fully in the letter				
21	dated September 23, 2010, which is attached hereto as exhibit A and incorporated herein by this reference.				
22	1010101100.				
23					
24		PITE DUNCAN, LLP			
25					
26		/s/ KYLE J. SHELTON Attorney for Deutsche Bank Trust			
27		Company Americas as Trustee for RALI 2004QA6			
28		200.2.10			

1	KYLE J. SHELTON (AZ BN 027379) PITE DUNCAN LLP 4375 Jutland Drive, Suite 200 P.O. Box 17933 San Diego, CA 92177-0933 Telephone: (858) 750-7600 Facsimile: (619) 590-1385			
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6	Attorneys for DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2004QA6			
7	KALI 200 IQI IO			
8				
9	UNITED STATES BANKRUPTCY COURT			
10	DISTRICT OF ARIZONA - PHOENIX DIVISION			
11	In re	Case No. 2:10-bk-00008-RTB		
12	JAMES PAUL JASPER AND MARY EDITH JASPER,	Chapter 13		
13	Debtor(s).	PROOF OF SERVICE BY MAIL		
14	Desire(s).			
15	I, Marcella Urrutia, declare that:			
16	I am employed in the County of San Diego, California. My business address is: 4375			
17	Jutland Drive Suite 200; P.O. Box 17933, San Diego, CA 92177-0933. I am over the age of			
18	eighteen years and not a party to this cause.			
19	On October 28, 2010, I served the NOTICE OF MONTHLY MORTGAGE			
20 21	PAYMENT CHANGE in said cause by placing a true and correct copy thereof enclosed in a sealed			
21	envelope with postage thereon fully prepaid in the United States Mail at San Diego, California,			
23	addressed as follows: SEE ATTACHED SERVICE LIST.			
24	I declare under penalty of perjury that the foregoing is true and correct and that this			
25	declaration was executed on October 28, 2010, at San Diego, California.			
26	MU5567 MARCELLA URRUTIA			
27				
28				

#### **SERVICE LIST**

## **DEBTOR(S)**

James Paul Jasper 10034 East Lomita Avenue Mesa, AZ 85209

Mary Edith Jasper 10034 East Lomita Avenue Mesa, AZ 85209

### **DEBTOR(S) ATTORNEY**

Nasser U. Abujbarah The Law Offices of Nasser U. Abujbarah 7025 E. McDowell Rd. Suite 9 Scottsdale, AZ 85257

## **CHAPTER 13 TRUSTEE**

Russell Brown Chapter 13 Trustee 3838 North Central Avenue Suite 800 Phoenix, AZ 85012-1965 09/23/10

JAMES JASPER

10034 E LOMITA

MESA AZ 85209-1477

RE: Account Number Property Address

1020 SOUTH WILDROSE CIRCLE

MESA AZ 85208

Dear JAMES JASPER

# \*IMPORTANT NOTICE REGARDING INTEREST RATE AND/OR PAYMENT CHANGES\*

The interest rate on your loan was scheduled to adjust on 11/01/10. The new principal and interest (P&I) amount will be effective with the 12/01/10 payment.

Projected principal balance after 11/01/10 payment:\$ 117232.75

Previous index value	1.26900%	New index value	0.79400%
Current interest rate	3.50000%	New interest rate	3.00000%
Current P&I pymt \$	602.24	New P&I pymt \$	571.52
Margin	2.25000%	Escrow* \$	206.19
		Total pymt \$	777.71

Rate Next Change Date 11/01/11 Principal and Interest Next Change 12/01/11

 $\mbox{\ensuremath{\,^{\star}}}\mbox{Subject}$  to change if analysis occurs after the date of this letter.

Your new interest rate is calculated by adding the margin to the new index value. The result of this addition is subject to rounding and rate cap limitations according to the terms of your loan documents.

An account statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.